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**Claim rejections under 35 USC § 112****Office Action Section 8, 9, 10:**

The applicant respectfully submits the disclosure now in the drawings discloses a Web implementation for a geographically distributed embodiment of the invention including some aspects of administration and management of the invention. This disclosure has been added to the Specification without adding new matter to meet the requirements of the examiner. Moreover, the applicant submits that Web architectures were well known in the background art at the time of filing the invention and there are innumerable working examples of Web server applications for providing direction to those already skilled in the art.

Claim 1 as amended ( and the dependent claims thereof) is for a specific computing means namely a Web Server application.

**Office Action Section 13:**

The applicant agrees with the examiner and has changed the wording in the claim as required. Amended Claim 1 is submitted.

**Office Action Section 14:**

The applicant agrees with the examiner and has added the necessary content in claim 1 explicit to the steps in the process. Amended Claim 1 is submitted.

**Office Action Section 15:**

The applicant agrees with the examiner and has clarified the differences between the Professional Collaboration Network, the connection network and the connection thread. . Amended Claim 1 is submitted.

**Office Action Section 16:**

The applicant recognizes the possible mis-interpretation and has amended the claim to be clearer.

**Claim rejections under 35 USC § 101**

The applicant respectfully submits that the claims as amended are tied to a machine and moreover transform underlying subject matter. The claims relate to a web server application and the disclosure in addition provides aspects of the architecture and the administration of the implementation. The related disclosure in the drawings have been added to the Specification.

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Claim rejections under 35 USC § 103Office Action Section 19:

The applicant refers to the amended claims 1 and 12 addressing issues raised by the examiner.

Regarding claim 1, the applicant adds to the Office Action response of April 16, 2009. Krysiak solves a different problem it is to do with professional performance. The present invention is a business decision support tool and the architecture in enabling for a solution to this problem. Krysiak's terminology is different to the present invention. The Trust network of Krysiak relates to experts in a knowledge domain. It is for the assessment of professional performance. In contrast the present invention uses an independent network of relationships to assess Trust as in integrity for a business decision. There is no Trust Layer of the present invention in Krysiak.

Pujol's analysis of connected networks with pairwise linkages are used for solving a different problem of *assessing the intensity of communication between pairs of members* of a network using the premise that highly connected nodes( members) imply highly regarded and easily identified experts in a professional field.

Pujol: Section 2.2:

"The location of a given member of a community within a social network can be used to infer some properties about his or her degree of expertise. i.e. his or her reputation. Experts who are well known and highly regarded by most other members of the community tend to be easily identified as highly connected nodes in the social network graph of their community."

Therefore Krysiak and Pujol provide alternative mechanisms for the assessment of expertise in a field of knowledge. Combination of these two pieces of Art will provide two parallel approaches for assessing experts. It is not the problem solved by the present invention.

Moreover, even if Pujols assessment was for Trust Networks as defined in the present invention, the Art of Pujol is fundamentally different to the present invention. Pujol's use of networks in pairwise connections are for assessing the frequency or density of communication between pairs of nodes (members) to assess expertise. In contrast the present invention uses connection *threads* that provide *contingent* trust assessments along the threads of the connection network.

The examiner notes that as per the Supreme Court ruling in KSR vs Teleflex:

" The combination of familiar elements according to known methods is likely to be obvious when it does no more than yield predictable results."

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The applicant respectfully submits that: First, the problem solved by both Krysiak and Pujol are similar and each of them different to the problem solved by the present invention. Their combination will provide two parallel approaches to solve the same problem. Therefore they are not combinable. Each of these solve the problem of providing a professional expert reputation (terminology is different). The present invention solves a business decision problem where trust or integrity is a key element.

Second, the approach of Pujol cannot be used for assessing Trust relationships ( as defined in the present invention) as opposed to expert relationships as densities of communication can be high as a result of *notoriety as well as trust*.

Third, the approach used in Pujol even if adapted for the problem of the present invention, it can only assess the density of communication between pairs of nodes based on aggregates of information between a pair of nodes compared to the same information between other pairs of nodes and making statistical inferences from these computations to assess rankings for pairs of nodes. The approach of the present invention in contrast is to find contingent trust references which are transferred along connection threads in the connection networks. It is a deterministic approach.

Office Action Section 20:

The applicant refers to the amended claims 2-5 addressing issues raised by the examiner.

The present invention uses an iterative approach to chain the Trust relationships along a thread to members who are known to the First Member. The result of this iterative process provides a result entirely different to any of the constituent steps which are procedurally similar. This backward chaining *enables* the First Member to forward chain to the Second Member.

*Nothing* in Krysiak uses this approach of backward and forward chaining to link the First and Second member in one or more threads.

Pujol as noted earlier simply finds the density of interactions between pairs of nodes and uses that statistic to rank relationships between nodes. It is not related to the present invention.

Therefore a combination of Krysiak and Pujol even if combination were possible (they solve the same problem) would not address either problem of the present invention or the solution technique.

Examiner notes that simulations may stop when the results are obtained. However this step is not claimed as a unique characteristic of the invention.

The applicant refers to the amended claim 3 addressing issues raised by the examiner.

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The applicant respectfully submits that Krysiak uses a completely different approach to assess expert reputations in professional networks.

It is not based on the performance in dialog on forums that provide insight into the abilities of participants as they generate responses, and in turn trees of performance as the responses to each question progresses.

Pujol uses accumulated interaction between pairs of nodes to generate intensity of interaction between node pairs. This again is unrelated to the claim and the present invention.

The examiner notes that the creation of a forum is well known. However the visual representation noted in the present invention or means for generating the reputation of the participants in the use of the forum is not well known or no Art has been presented to conclude otherwise.

The applicant respectfully submits therefore that whether with KSR or not there are no parts that can be combined to arrive at the present invention.

The applicant refers to the amended claim 4 addressing issues raised by the examiner.

The examiner states that Krysiak discloses an approach for generating a reputation there the termination of a branch provides information on the professional competence.

The applicant respectfully submits that nothing in Krysiak discloses a method using a forum for generating a tree leave alone the terminations of the branches of the tree. The Applicant respectfully requests the examiner to be explicit in the reference in Krysiak.

The applicant refers to the amended claim 5 addressing issues raised by the examiner.

The applicant respectfully submits that Krysiak has a different use of terms. Krysiak addresses only the problem of generating a professional reputation. There is no Trust Layer as in the present invention in Krysiak.

The applicant refers to the amended claims 6 and 7 addressing issues raised by the examiner.

The applicant respectfully submits that Krysiak discloses a method of professional reputation development that is distinct from the business decision support tool of the present invention as noted in the response regard the independent claim1.

Butler discloses a process for creating reputation guarantees.

Even if Krysiak disclosed the same method as the present invention in independent claim 1, (which is shown not to be the case), and even if combination of that method with the reputation guarantees from totally different fields is proper, such a combination does not replicate the present invention.

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Claims 6 and 7 of the present invention add to the invention as claimed in claims 1 and 2 with *contingent or chain of guarantees* which allow the Second Member to buy a sequence of Guarantees that are generated along the connection thread.

The use of such a multi-link chained guarantees for reputation and trust, in the present invention, is unprecedented in the background art.

The present invention in contrast to instruments well known in the background Art such as Credit Swaps and Loan Guarantees etc, uses the special trust structure of *the chain of trust* in a connection thread to enable the creation of a new instrument for risk management.

Such an instrument cannot exist without the establishment of the *chain of trust* and is enabled by a complete chain of risk mitigation offerings from the Match to the Originator as established in the present invention. Each leg of the instrument in a link is contingent on the offering of the instrument in the prior leg or link. It becomes considerably more credible when one or more complete threads extend between the Match and the originator.

The result is distinct from a single guarantee and is enabling for the solution of the problem as the resulting claim is for the performance of the Second Member and a Trust Member of known Trust reputation and in claim 7, to the First Member.

The applicant refers to the amended claim 8 addressing issues raised by the examiner.

The applicant respectfully submits that Krysiak discloses a method of professional reputation development that is distinct from the business decision support tool of the present invention as noted in the response regard the independent claim 1.

Krysiak has no Trust Layer. His use of terms is different.

Dependent Claim 8 adds a mechanism for the Payout of Guarantees is co-ordinated by the PCN. In addition there is no equivalent to the contingent or chain of claims of this invention that is co-ordinated by the PCN and Moreover no such PCN in the background Art.

The applicant refers to the amended claim 9 addressing issues raised by the examiner.

The applicant respectfully submits that the dependent claim 9 is for an instrument that is not in the background Art and therefore the underwritten version of that instrument is not in the background Art either.

The applicant refers to the amended claim 10 addressing issues raised by the examiner.

The applicant respectfully submits that Krysiak discloses a method of professional reputation development that is distinct from the business decision support tool of the

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present invention as noted in the response regard the independent claim 1. It is not the same invention as noted above.

The bidding system of Walker is designed for generation of Bids and from one or more experts directly to the user. It cannot accommodate the present invention which in claim 10 in addition creates the connection threads in the Trust Layer and the references in the professional layer for consideration by the user.

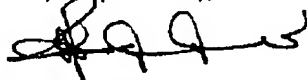
Therefore the combination of Walker and Krysiak (if such a combination is possible) cannot replicate the present invention in claim 10.

### Conclusion

The Applicant has submitted responses as required by the examiner. Moreover the applicant submits that the substitute specification and claims do not contain any new matter. If for any reason this application is not considered to be in full condition for allowance, the applicant respectfully requests the constructive assistance and suggestions of the examiner pursuant to MPEP Section 706.03(d) and MPEP Section 707.07(j) in order that the applicant can place this application in allowable condition as soon as possible and without a need for further proceedings.

The applicant requests an interview if necessary to place this application in an allowable condition.

Very respectfully,



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Att:

1. Mark up Claims 9 pages
2. Amended Claims 8 pages
3. Amended Specification – 8 pages
4. Credit Card Form - 3<sup>rd</sup> month extension of time (\$635.00-\$280.00) + RCE Fee  
\$465.00 = \$820.00